



STATE OF TENNESSEE  
TENNESSEE CONSOLIDATED RETIREMENT SYSTEM  
502 DEADERICK STREET  
NASHVILLE, TENNESSEE 37243-0201  
1-800-770-8277 | <http://tcrs.tn.gov>

DAVID H. LILLARD, JR.  
STATE TREASURER

JILL BACHUS  
DIRECTOR

April 24, 2013

John Smith  
1234 Main St  
Nashville, TN 37243

Dear John Smith:

Our records indicate that you were mailed a debit card on April 12 for your April benefit payment. Since you did not activate your debit card, you will be issued a check **for this month only**. Your May payment and all subsequent payments will be made to the debit card you received, so it is important that you activate the card.

If you did not receive your debit card by mail or if you misplaced the card, please call JP Morgan at 866-845-9479 and request a replacement card.

You should have received instructions on the activation process with your debit card. For your convenience, the instructions are also outlined below.

**To activate your card by phone, please follow these steps:**

1. Call the JP Morgan customer service number located on the back of your debit card (866-845-9479).
2. Enter the requested security information and follow the instructions.
3. Choose the main menu item for "PIN Selection".
4. Enter a 4-digit PIN of your choice.
5. Receive confirmation that your card has been activated.
6. Sign the back of your card.

You are receiving payment by debit card because we do not have the valid bank account information necessary to deposit your benefit payments. If you prefer your future benefit payments to be made by direct deposit rather than by debit card, please contact TCRS. If you previously sent valid EFT information to TCRS or have recently activated your debit card, please disregard this notice.

TCRS is dedicated to serving the needs of its retirees. If you have questions about your debit card, please contact the Financial Services division at 800-770-8277, option 3 or (615) 741-4913.

Sincerely,

Jill Bachus  
Director, TCRS